

**Table 15.13-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL
AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII:
1995 TO 1999**

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1995	668.27	963.08	2	4/ 761.84	4/ 1,096.67	2
1996	4/ 690.83	958.69	4	4/ 784.33	4/ 1,096.01	4
1997	4/ 706.34	912.36	4	4/ 802.47	4/ 1,038.02	4
1998	4/ 704.09	797.49	11	4/ 801.20	4/ 919.73	9
1999	683.27	734.90	15	783.14	857.43	13

1/ Total written premiums for all coverages divided by the liability written car years. Assumes that all insured vehicles carry liability coverage but do not necessarily carry collision and/or comprehensive coverage.

2/ Average premiums for each of the major coverages (liability, comprehensive, and collision) added together to estimate the representative average premium for an insured vehicle carrying all coverages.

3/ Among 50 States and D.C., highest combined average premium ranked 1.

4/ Revised.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 1999* (May 2001), tables 2 and 3.